

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In re: Ashley C Osborne
Debtor

Case Number 22-10334

Chapter 13

U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT's Response to the Motion to Sell Real Property Located at PROPERTY LOCATED AT 86 Jefferson St, Saratoga Springs, NY 12866

Rushmore Servicing, as servicer and attorney-in-fact for U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT, by its attorneys, Sheldon May & Associates, P.C., by Ted Eric May, Esq., respectfully submits this Response to the Motion to sell the real property located at 86 Jefferson St, Saratoga Springs, NY 12866 [Docket No. 66] and states the following:

1. U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT holds a duly recorded first mortgage against the property located at 86 Jefferson St., Saratoga Springs, NY 12866 (the "Property") made on July 1, 2009, by Ashley C. Osborne to Wells Fargo Bank, N.A. in the amount of \$158,574.00.
2. The mortgage was then assigned from Wells Fargo Bank, N.A. to U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT, and the Assignment of Mortgage was dated March 3, 2021 and recorded in the Clerk's Office where the property is located on March 3, 2021 in CRFN 2021007753.
3. U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT consents to the sale of the Property provided it is paid in full plus interest, pursuant to a payoff letter issued at the time of closing. Currently, the payoff good thru December 31, 2024 is \$199,091.82, plus fees, costs and advances made. (See attached as Exhibit "A").

WHEREFORE, U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT respectfully set forth that it consents to the sale of the Real Property provided it is paid in full pursuant to payoff letter issued by servicer and consents to such other and further relief as is just and proper.

Dated: November 25, 2024
Rockville Centre, New York

Sheldon May & Associates, P.C.
Attorneys for Select Portfolio Servicing, Inc.
as servicer and attorney-in-fact for U.S. Bank
By: /s/ Ted Eric May
Ted Eric May, Esq.
255 Merrick Road
Rockville Centre, New York 11570
(516) 763-3200

On November 27, 2024, I served the Post Petition Fee Notice, by depositing a true copy thereof in a post-paid wrapper, in an official depository under the exclusive care and custody of the United States Postal Service within New York State, addressed to each of the following persons at the last known address set forth after each name:

| | |
|-------------------|--|
| Debtor | Ashley C Osborne 86 Jefferson St, Saratoga Springs, NY 12866 |
| Debtor's Attorney | Michael J Toomey One South Western Plaza PO Box 2144 Glens Falls, NY 12801 |
| Trustee | Andrea E Celli 7 Southwoods Blvd Albany, NY 12211 |

EXHIBIT “A”



**Rushmore
Servicing**

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

ASHLEY C OSBORNE
86 JEFFERSON ST
SARATOGA SPRINGS, NY 12866-4908

QUOTE INFORMATION

Statement Date: 11/18/24
FHA Case Number:
Payoff Good Through Date: 12/31/24
Loan Number:
Property Address: 86 JEFFERSON ST
SARATOGA SPRINGS, NY 12866
Customer Fax:

PAYOFF BREAKDOWN

| | |
|------------------------------------|--------------|
| Current Unpaid Principal Balance: | \$128,971.78 |
| Interest - from 8/1/19 to 12/31/24 | \$34,929.70 |
| Lender Paid Expenses | \$7,099.45 |
| Escrow Advances | \$28,026.89 |
| County Recording Fee | \$64.00 |

TOTAL PAYOFF AMOUNT **\$199,091.82**
GOOD THROUGH 12/31/24

INTEREST

| | |
|--------------------------|-------------------|
| Annual Interest Rate | 5.000% |
| Interest Calculated From | 8/1/19 - 12/31/24 |
| Monthly Interest Amount* | \$537.38 |

* HOW IS THIS CALCULATED?

Interest is calculated on a monthly basis. Therefore, if we receive the payoff funds after the first of the month, you will be charged interest for the remainder of that month per your loan agreement.

MONTHLY INTEREST CALCULATION:

Current Unpaid Principal Balance X Annual Interest Rate / 12 =
Monthly Interest.
Monthly Interest X Number of Months Due = Interest Due.

*If funds are received after 12/31/24 or funds cannot be posted by this date due to missing or incorrect information, we may require payment of additional interest or the funds received may be returned to you. If you cannot complete payment in full by 12/31/24, please contact us to request a new payoff statement.

ESCROW

We will continue to make escrow disbursements until receipt of the payoff funds. The disbursements listed below may occur up to 30 days prior to the due date. You must increase the payoff amount to include any escrow deficiency caused by a disbursement made prior to our receipt of the payoff funds.

| | DUE DATE | AMOUNT |
|------------|----------|------------|
| HAZARD SFR | 11/1/25 | \$1,899.00 |
| CITY TAX | 2/28/25 | \$462.05 |
| SCHOOL TAX | 1/31/25 | \$1,176.83 |

PAYMENT INSTRUCTIONS

Payoff funds must be remitted via certified funds (wire transfer or cashier's check only). Personal checks, certified personal checks, or cash will not be accepted.

WIRE TRANSFER

Beneficiary Name: Rushmore Servicing
Account #:
ABA/Routing NUMBER:
Bank Name: JP Morgan Chase Bank, NA
Bank Address: 270 Park Ave
New York, NY 10017

CASHIER'S CHECKS

Make payable to Rushmore Servicing and mail to:
Rushmore Servicing
8950 Cypress Waters Blvd.
Coppell, TX 75019
*Customer Name, Loan Number, and Property Address should be provided on all cashier's checks and correspondence

CUSTOMER SERVICE

877-888-4606
www.rushmoreservicing.com

Monday - Thursday 7 a.m. to 8 p.m. (CT)
Friday 7 a.m. to 7 p.m. (CT)
Saturday 8 a.m. to 12 p.m. (CT)



Questions? Scan here.

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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

